

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank



Order Filed on October 17, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

In Re:
Leah J. Pilarchik, Ronald G. Pilarchik

Debtors.

Case No.: 16-22029 JNP

Adv. No.:

Hearing Date: 10/09/2018 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: October 17, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Leah J. Pilarchik, Ronald G. Pilarchik

Case No: 16-22029 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 827 Saint Regis Court, Mantua, NJ 08051, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 18, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2018 for a total post-petition default of \$1,094.93 (1 @ \$1,117.30 less suspense balance of \$22.37) and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$1,140.00 no later than October 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2018, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Ronald G. Pilarchik
Leah J. Pilarchik
Debtors

Case No. 16-22029-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.
db/jdb +Ronald G. Pilarchik, Leah J. Pilarchik, 827 St. Regis Court, Mantua, NJ 08051-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jenelle C Arnold on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com,
jarnold@ecf.courtdrive.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Stacey L. Mullen on behalf of Joint Debtor Leah J. Pilarchik slmullen@comcast.net
Stacey L. Mullen on behalf of Debtor Ronald G. Pilarchik slmullen@comcast.net

TOTAL: 8